

## REMARKS

Applicants presented claims 1-48 for examination. In his final Office Action, and as affirmed in his Advisory Action, the Examiner rejected claims 1-48. Applicants are hereby amending claims 1-22, 25, 28, 29, 37, 41-46, and 48. Support for all amendments is found in the application as originally filed. Reconsideration of this application as amended, and allowance of all claims herein, claims 1-48 as amended, are hereby respectfully requested.

In the sixth paragraph of his final Office Action, the Examiner rejected claims 1-40 under 35 U.S.C. §102(b) as being anticipated by Godfrey. Given the fact that Godfrey has an issue date later than the filing date of the present patent application, it is assumed that the Examiner meant to reject these claims under 35 U.S.C. §102(e) rather than 35 U.S.C. §102(b).

As amended, claims 1-40 all recite that an executable software program is transmitted to the browser from a remote location, to initiate the digital signing process.

This recitation is not suggested by Godfrey. Godfrey does not send an executable software program anywhere. Rather, Godfrey's "unit 106 generates markup language data 119 that includes embedded transaction initialization data along with form data to the independent proxy 110. The independent proxy 110 then applies a digital signature and sends this information out as form data with embedded digital initiation data 122". Column 4 line 65 through column 5 line 3. The fact that Applicants' trigger for initiation of the digital signature is an executable computer program, rather than a simple static flag as in Godfrey, makes for a much more powerful digital signature initialization scenario.

Furthermore, in Godfrey, the initiation flag is sent to digital signature initiation data detector 116, which is invariant regardless of how many browsers 104, 140 are connected to the network. In the present invention, on the other hand, the executable software program is sent all the way to each browser that is coupled to the network. This advantageously permits for individualized processing of the initialization information that is contained in the executable software program.

Further with respect to dependent claims 2-4, Godfrey does not suggest the recited applet.

Further with respect to dependent claims 5-7, Godfrey does not suggest the recitation that the signing interface comprises a signing plug-in.

Further with respect to dependent claim 11, Godfrey does not suggest the recitation that the signing module is a smart card subsystem.

Further with respect to dependent claim 12, Godfrey does not suggest the recitation that the digitally signed data includes card and signature security data.

Further with respect to dependent claims 13-15, Godfrey does not suggest the recitation that the signing interface is obtained from a trusted entity.

Further with respect to dependent claims 16-20, Godfrey does not suggest the recitation that the signing interface comprises a user interface.

Further with respect to dependent claim 17, Godfrey does not suggest the recitation that the user interface obtains a human user's approval to sign the data prior to the signing interface obtaining the digital signature from the signing module. In fact, as the Examiner has admitted in the seventh paragraph of his final Office Action, the initiation data in Godfrey automatically triggers the intermediary or independent proxy to sign the communication data. Abstract and Figure 1.

Similar observations can be made with respect to dependent claims 22-40, mutatis mutandis.

For the above reasons, the Examiner is requested to withdraw his objection of claims 1-40; and to allow these claims as amended.

In his sixteenth paragraph of his final Office Action, the Examiner rejected claims 41-45 under 35 U.S.C. §103(a) as being unpatentable over Godfrey in view of Gibbs. Given the fact that in the eighteenth paragraph of his final Office Action, the Examiner referred to claims 47 and 48, it is believed that the Examiner, in his sixteenth paragraph, meant to reject claims 41-48 and not claims 41-45.

All of claims 41-48 contain the recitation that the browser is supplied with an executable software program from the second-customer computer system.

As discussed above, Godfrey does not suggest the use of an executable software program for purposes of initiating a digital signature or otherwise; nor does Godfrey suggest that the initiation trigger is sent to the browser. Gibbs does not suggest these recitations either.

Furthermore claims 41-48 all recite a four corner model comprising a root entity, a first participant, a second participant, a first customer, and a second customer. This recitation is not suggested by the cited references, taken alone or in combination.

Further with respect to dependent claims 43, 44, 47, and 48, the references, alone or in combination, do not suggest the recited warranty.

For the above reasons, the Examiner is requested to withdraw his rejection of claims 41-48; and to allow these claims as amended.

In the nineteenth paragraph of his final Office Action, the Examiner rejected claims 11, 12, 31, and 32 under 35 U.S.C. §103(a) as being unpatentable over Godfrey in view of Dancs.

Amended claims 11, 12, 31, and 32 all contain the recitation that an executable software program is transmitted to the browser from a remote location. As discussed above, Godfrey does not suggest that the digital signature initialization means comprises an executable software program; nor does Godfrey suggest that the initialization means is sent to the browser. Dancs likewise does not suggest these recitations.

The cited references, whether taken alone or in combination, do not suggest the recitations of claims 11, 12, 31, and 32. Therefore, the Examiner is requested to withdraw his rejection of claims 11, 12, 31, and 32; and to allow these claims as amended.

In his Advisory Action, the Examiner stated: "The limitation 'forwarding the digital signature to a remote location specified by the Web application' is met by sending the

generated signed transaction form proxy 110 (i.e. remote location) in step 128--see Fig. 1." It is assumed that the Examiner meant to say "proxy to 110" rather than "proxy 110". It is further assumed that the Examiner meant to say "via link 128" rather than "in step 128", inasmuch as item 128 of Godfrey is not a step.

Applicants believe that this application is now in condition for allowance of all claims herein, claims 1-48 as amended, and therefore an early Notice of Allowance is respectfully requested. If the Examiner disagrees or believes that, for any other reason, direct contact with Applicants' attorney would help advance the prosecution of this case to finality, he is invited to telephone the undersigned at the number given below.

Respectfully submitted,

Date of Signature: Oct-27, 2005

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